

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN

In the Matter of:
MICHAEL ALVORD
DENISE ALVORD

Chapter 13
Case No. 17-28017-BHL

Debtors.

NOTICE OF TELEPHONE HEARING ON TRUSTEE'S OBJECTION TO CONFIRMATION

PLEASE TAKE NOTICE that Scott Lieske, Standing Chapter 13 Trustee has filed papers with the court objecting to the proposed Chapter 13 plan filed by the Debtors.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

A telephone hearing will be held before the Honorable Brett H. Ludwig, United States Bankruptcy Judge, on **August 7, 2018 at 1:00 p.m.**, to consider the Trustee's Objection to Confirmation. **To appear by telephone, you must call the Court conference line at 1-888-808-6929, access code 5457889 before the scheduled hearing time.** Please note that the Court may already be in session, so please wait quietly on the telephone for your case to be called.

Dated at Milwaukee, Wisconsin, on July 19, 2018.

/s/ _____
Scott Lieske, Trustee
Robert W. Stack, Staff Attorney
Christopher D. Schimke, Staff Attorney
Sandra M. Baner, Staff Attorney
Chapter 13 Standing Trustee
P.O. Box 510920
Milwaukee, Wisconsin 53203
T: (414) 271-3943
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In the Matter of:
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DENISE ALVORD
Debtors.

Chapter 13
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TRUSTEE'S OBJECTION TO CONFIRMATION OF DEBTORS' PROPOSED CHAPTER 13 PLAN

The Trustee, Scott Lieske, hereby objects to the proposed Chapter 13 Plan in this bankruptcy proceeding for the following reason(s):

Debtor's plan provides for maintaining mortgage payments on their homestead but fails to provide for cure of the prepetition mortgage arrears of \$8,865.15, contrary to 11 U.S.C. §1322(b)(5).

Due to discrepancies between the Statement of Financial Affairs, the Disclosure of Compensation, and the Plan, the Trustee is unable to determine the correct amount of attorney fees to be paid through the plan.

Trustee is unable to verify that the plan complies with 11 U.S.C. §1325(a)(4) as Debtors failed to schedule all claims of Debtors on Schedule A/B. Debtors have scheduled two worker's compensation claims and a whistleblower claim but Debtors have testified that there are additional claims pending. Debtors should amend Schedule A/B to show all pending or possible claims and amend the plan to provide for payment of the non-exempt proceeds of all claims into the plan.

Dated at Milwaukee, Wisconsin, on July 19, 2018

OFFICE OF CHAPTER 13 TRUSTEE

/s/ _____
Scott Lieske, Chapter 13 Trustee
Robert W. Stack, Staff Attorney
Christopher D. Schimke, Staff Attorney
Sandra M. Baner, Staff Attorney

P.O. ADDRESS:
P.O. Box 510920
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UNITED STATES BANKRUPTCY COURT
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DENISE ALVORD,

Debtors.

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CERTIFICATE OF SERVICE

I hereby certify that on July 19, 2018, the **TRUSTEE'S OBJECTION TO CONFIRMATION OF DEBTORS' PROPOSED CHAPTER 13 PLAN and NOTICE OF TELEPHONE HEARING ON TRUSTEE'S OBJECTION TO CONFIRMATION** in this case were electronically filed with the Clerk of Court and served upon the following parties using the ECF system:

OFFICE OF THE U.S. TRUSTEE
CONSUMER ADVOCATES OF WISCONSIN, LLC

I further certify that I have mailed by United States Postal Service the same documents to the following non-ECF participants:

MICHAEL ALVORD & DENISE ALVORD
S67 W29284 HAWKS REST CT.
MUKWONAGO, WI 53149

Dated: July 19, 2018

/s/ _____
Tongula Washington
Administrative Assistant
Office of the Chapter 13 Trustee
P.O. Box 510920
Milwaukee, WI 53203
T: (414) 271-3943
F: (414) 271-9344